

FORM NOA (Notice of Assets and Deadline to File Proof of Claim)

NOTICE OF ASSETS AND DEADLINE TO FILE PROOF OF CLAIM

U.S. Bankruptcy Court
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102
Telephone number: 973-645-4764

Honorable Vincent F. Papalia, U.S. Bankruptcy Judge

CASE NUMBER: 18-13396-VFP**DATE FILED::** 2/22/18**In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):**Michael Kalfus
xxx-xx-2675**ADDRESS OF DEBTOR(S):**7 Lakeview Terrace
Montville, NJ 07045Robin Kalfus
xxx-xx-41297 Lakeview Terrace
Montville, NJ 07045**DEBTOR'S ATTORNEY:**Guillermo Gonzalez
Scura, Wigfield, Heyer & Stevens, LLP
1599 Hamburg Turnpike
Wayne, NJ 07470

973-696-8391

TRUSTEE:Steven P. Kartzman
Mellinger, Sanders & Kartzman LLC
101 Gibraltar Dr
Suite 2F
Morris Plains, NJ 07950
(973) 267-0220Guillermo Gonzalez
Scura, Wigfield, Heyer & Stevens, LLP
1599 Hamburg Turnpike
Wayne, NJ 07470

973-696-8391

It appeared from the schedules when this case was filed that there were no assets from which dividends could be paid to creditors as indicated on the Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors and Deadlines.

It now appears that the payment of a dividend may be possible. Pursuant to Bankruptcy Rule 3002(c)(5), the last day for filing claims is fixed as:

12/10/18

Government Units are allowed 180 days from the date of order for relief, or the above date, whichever is later. 11 U.S.C. §502(b)(9)

Except as otherwise provided by law, in order to share in any payment from the estate, a creditor must file a proof of claim by the date set forth above. The place to file the proof of claim is the office of the Clerk of the Bankruptcy Court.

A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("Official Form B 410") can be obtained at the United States Courts Web site: (<http://www.uscourts.gov/forms/bankruptcy-forms>) or at any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the last day to file a proof of claim listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.

IF A CLAIM WAS PREVIOUSLY SUBMITTED, IT IS NOT NECESSARY TO FILE ANOTHER ONE.

Dated: September 11, 2018

FOR THE COURT
Jeanne Naughton, Clerk

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
District of New JerseyIn re:
Michael Kalfus
Robin Kalfus
DebtorsCase No. 18-13396-VFP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: noaPage 1 of 3
Total Noticed: 73

Date Rcvd: Sep 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 13, 2018.

db/jdb
aty +Michael Kalfus, Robin Kalfus, 7 Lakeview Terrace, Montville, NJ 07045-9158
+Forrest Turkish, c/o Forrest S. Turkish, Esq., 595 Broadway, Ground Floor,
Bayonne, NJ 07002, U.S. 07002-8808

aty +Mellinger, Sanders & Kartzman, LLC, 101 Gibtaltar Drive, Suite 2F,
Morris Plains, NJ 07950-1287

cr +Haven Savings Bank, 621 Washington Street, Hoboken, NJ 07030-4907

r +Keller Williams Metropolitan, Keller Williams Metropolitan, 55 Madison Avenue,
Morristown, NJ 07960-7321

cr +Lakeland Bank, c/o LeClairRyan, P.C., Attn.: William L. Waldman, 1037 Raymond Blvd.,
16th Floor, Newark, NJ 07102-5424

acc Petrucelli Piotrowski & Co, Inc., Petrucelli, Piotrowski & Co, Inc., 236 Main Street,
Woodbridge, NJ 07095

intp +The County of Morris, Morris County Sheriff's Offi, c/o Riker Danzig, One Speedwell Avenue,
Morristown, NJ 07960-6838

517344689 1st Constitution Bk, 796 Rt 130 N, Cranbury, NJ 08512

517344691 +Albert Kenney, 3 Leach Hollow Road, Sherman, CT 06784-2302

517344693 +Attorney General, US Dept. of Justice, Ben Franklin Station, PO Box 683,
Washington, DC 20044-0683

517593065 +CVF III Mortgage Loan Trust II c/o Shellpoint Mort, PO Box 10826, Greenville SC 29603-0826

517344698 +Dixon Bros, 100 Pocono Road, Mountain Lakes, NJ 07046-1649

517382446 +Dixon Bros. A & A oil Propane, Ralph A, Grieco Esquire, 758 Morris Tpke, PO Bxo 505,
Short Hills, NJ 07078-0505

517344699 +Dixon Oil, 100 Pocono Road, Mountain Lakes, NJ 07046-1649

517344700 +Fein, Such, Kahn & Shepard, 7 Century Dive, Ste. 201, Parsippany, NJ 07054-4673

517344701 +Feitlin, Youngman, Karas & Gerson, Heritage Plaza II, 65 Harristown Road, Suite 207,
Glen Rock, NJ 07452-3317

517608773 +Feitlin, Youngman, Karas & Gerson, LLC, 65 Harristown Road, Suite 207,
Glen Rock, New Jersey 07452-3317

517609033 +Fishman Consulting Group, LLC, c/o The Law Office of John A. Fialcowitz,
89 Headquarters Plaza North, Suite 1216, Morristown, New Jersey 07960-6834

517344702 Forman, Holt, Eliades & Youngman LLC, 80 Route 3 Easte, Suite 290, Paramus, NJ 07652

517435703 +HSBC Bank USA, N.A., 2929 Walden Avenue C17, Business Services, Depew, NY 14043-2602

517344703 Haven Savings Bank, 621 WashingtonS treet, Hoboken, NJ 07030

517703685 +Houser Engineering, 1141 Greenwood Lake Tpke, Ringwood, NJ 07456-1433

517655708 +Houser Engineering, LLC., 1141 Greenwood Lake Turnpike, Suite C, Ringwood, NJ 07456-1433

517656959 +Isabel Del Corral, 277 Fairfield Road, Fairfield, NJ 07004-1900

517572439 +JCP&L, P.O. Box 16001, Reading, PA 19612-6001

517387868 +Lakeland Bank, William L. Waldman, Esq and, Matteo Percontino Esq.K&L Gates LLP,
One Newark Center 10th Floor, 1085 Raymond Blvd, Newark, NJ 07102-5237

517344707 +Lakeland Bank, 250 Oak Ridge Road, Oak Ridge, NJ 07438-8998

517388267 Law Office of Forrest S. Turkish, c/o Forrest S. Turkish, Esq., 595 Broadway, Ground Floor,
Bayonne, NJ 07002

517344708 M2 Worldwide, LLC, 706C Myrtle Avenue, Boonton, NJ 07005

517382495 +NJSVS Surcharge Violation System Office, Bankruptcy Unit, PO Box 136,
Trenton, NJ 08666-0136

517344709 +New Jersey Attorney General Office, Division of Law, Richard J. Hughes Justice Complex,
25 Market St., PO Box 112, Trenton, NJ 08625-0112

517572440 +Petro Home Services, 15 Richboynton Avenue, Dover, NJ 07801-2649

517703686 +Petro Oil, 15 Richboynton Avenue, Dover, NJ 07801-2649

517344710 +Pioneer Credit Recovery, PO Box 1018, Moorestown, NJ 08057-0018

517344711 +Ralph A. Grieco, P.A., 758 Morris Turnpike, P.O. Box 505, Short Hills, NJ 07078-0505

517656976 +Richard Levinson, 129 Tournament Drive, Monroe Township, NJ 08831-2537

517407061 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: STATE OF NEW JERSEY, DEPARTMENT OF THE TREASURY,
DIVISION OF TAXATION, P.O. BOX 245, TRENTON, NJ 08695-0245)

517344712 +Saul Ewing, LLP, 650 College Road East, Suite 4000, Princeton, NJ 08540-6603

517344713 +Shellpoint Mortgage Servicing, Attn: Bankruptcy, Po Box 10826, Greenville, SC 29603-0826

517344715 +State of New Jersey Division of Taxation, Compliance & Enforcement - Compliance,
50 Barrack Street, 9th Floor, Trenton, NJ 08695-0001

517703687 State of Vermont, Department of Taxes, Montpelier, VT 05633-1401

517655709 +State of Vermont Dept. of Taxes, 133 State Street, Montpelier, VT 05633-0002

517365914 +THE BANK OF NEW YORK MELLON, c/o Gilbert R. Yabes, ALDRIDGE PITE, LLP,
4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921

517344716 +The Fishman Consulting Group, LLC., 23 Cornwall Drive, Westfield, NJ 07090-1353

517655710 +The Jayson Company, 2150 Stanley Terrace, Union, NJ 07083-4320

517344717 +The Law Offices of John A. Fialcowitz, 89 Headquarters Plaza North, Suite 1216,
Morristown, NJ 07960-6834

517344719 +Townes B. Johnson, III, P.O. Box 9246, Greenville, SC 29604-9246

517703688 +Township of Boonton, Attn: Tax Collector, 155 Powerville Road, Boonton, NJ 07005-8729

517395021 +VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013

517369185 +VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013

District/off: 0312-2

User: admin
Form ID: noa

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Total Noticed: 73

Date Rcvd: Sep 11, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 11 2018 23:25:01 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 11 2018 23:24:58 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

517600891 EDI: MERRICKBANK.COM Sep 12 2018 02:38:00 Advanta Bank Corporation, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368

517344690 +EDI: MERRICKBANK.COM Sep 12 2018 02:38:00 Advanta Bk, Welsh and McKean Roads, Po Box 844, Spring House, PA 19477-0844

517385072 EDI: BECKLEE.COM Sep 12 2018 02:38:00 American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

517435133 EDI: BECKLEE.COM Sep 12 2018 02:38:00 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

517344692 +EDI: AMEREXPR.COM Sep 12 2018 02:38:00 Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540

517344694 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Sep 11 2018 23:25:28 Bayview Financial Loan, Attn: Customer Service Dept, 4425 Ponce De Leon Blvd, 5th Floor, Miami, FL 33146-1873

517344695 +EDI: CAPITALONE.COM Sep 12 2018 02:39:00 Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

517441320 EDI: CAPITALONE.COM Sep 12 2018 02:39:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083

517344696 +EDI: CHASE.COM Sep 12 2018 02:38:00 Chase Card Services, Attn: Correspondence, Po Box 15278, Wilmington, DE 19850-5278

517344697 +EDI: CHASE.COM Sep 12 2018 02:38:00 Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298

517600521 +EDI: AIS.COM Sep 12 2018 02:38:00 Directv, LLC, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

517344704 +EDI: HFC.COM Sep 12 2018 02:39:00 Hsbc Bank, P.O. Box 2013, Buffalo, NY 14240-2013

517344705 +E-mail/Text: mosborn@infusioncapitalgroup.com Sep 11 2018 23:23:56 Infusion Capital Group, c/o Osborn Financial Group, LLC., 1000 Johnnie Dodds Blvd., Suite 103-302, Mount Pleasant, SC 29464-3135

517344706 +EDI: IRS.COM Sep 12 2018 02:39:00 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

517344714 +Fax: 516-933-1697 Sep 11 2018 23:46:24 Slomins, Inc., 125 Lauman Lane, Hicksville, NY 11801-6539

517611473 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Sep 11 2018 23:25:28 THE BANK OF NEW YORK MELLON, c/o Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1837

517344718 +EDI: WTRRNBNK.COM Sep 12 2018 02:38:00 Tnb-Visa (TV) / Target, C/O Financial & Retail Services, Mailstop BV PO Box 9475, Minneapolis, MN 55440-9475

517344720 +E-mail/Text: usanj.njbankr@usdoj.gov Sep 11 2018 23:25:01 United States Attorney, Peter Rodino Federal Building, 970 Broad St. - Ste. 700, Newark, NJ 07102-2527

517344721 +E-mail/Text: vci.bkcy@vwcredit.com Sep 11 2018 23:25:12 Volkswagen Credit, Inc, Po Box 3, Hillsboro, OR 97123-0003

517392181 +EDI: WFFC.COM Sep 12 2018 02:38:00 Wells Fargo Bank, N.A., Small Business Lending Division, P.O. Box 29482, Phoenix, AZ 85038-9482

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517472432* American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

517385028* +VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 13, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: noa

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 10, 2018 at the address(es) listed below:

Anthony Sodono, III on behalf of Defendant Michael Kalfus asodono@trenklawfirm.com
Anthony Sodono, III on behalf of Defendant Robin Kalfus asodono@trenklawfirm.com
Anthony Sodono, III on behalf of Defendant Michael and Robin Kalfus asodono@trenklawfirm.com
Anthony Sodono, III on behalf of Joint Debtor Robin Kalfus asodono@trenklawfirm.com
Anthony Sodono, III on behalf of Debtor Michael Kalfus asodono@trenklawfirm.com
Charles G. Wohlrab on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
AS TRUSTEE (CWALT 2005-J9) cwohlab@logs.com, njbankruptcynotifications@logs.com
Charles Michael Rowan on behalf of Creditor Albert Kenney mrowan@saul.com
Christian Del Toro on behalf of Creditor Haven Savings Bank cdeltoro@martonelaw.com,
mrozea@leopoldassociates.com;bky@martonelaw.com
David Gerardi on behalf of U.S. Trustee U.S. Trustee david.gerardi@usdoj.gov
Denise E. Carlon on behalf of Creditor VW Credit Leasing, Ltd dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Forrest Scott Turkish on behalf of Attorney Forrest Turkish fsturkish@aol.com
Frank J Martone on behalf of Creditor Haven Savings Bank bky@martonelaw.com
Guillermo Gonzalez on behalf of Joint Debtor Robin Kalfus ggonzalez@scuramealey.com,
ecfbkfilings@scuramealey.com;ascolavino@scuramealey.com;tscialla@scuramealey.com;mmack@scura.com
Guillermo Gonzalez on behalf of Debtor Michael Kalfus ggonzalez@scuramealey.com,
ecfbkfilings@scuramealey.com;ascolavino@scuramealey.com;tscialla@scuramealey.com;mmack@scura.com
John O'Boyle on behalf of Plaintiff Osborn Financial Group, LLC joboyle@norgaardfirm.com,
sferreira@norgaardfirm.com;l84grandno@gmail.com;kcimmino@norgaardfirm.com
John A. Fialcowitz on behalf of Plaintiff Fishman consulting group, llc john@fialcowitzlaw.com
Joseph L. Schwartz on behalf of Interested Party The County of Morris, Morris County
Sheriff's Office jschwartz@riker.com
Joseph R Zapata, Jr. on behalf of Trustee Steven P. Kartzman jzapata@msklaw.net
Matteo Percontino on behalf of Creditor Lakeland Bank matteo.percontino@klgates.com,
matteo.percontino@klgates.com
Melissa S DiCerbo on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
AS TRUSTEE (CWALT 2005-J9) nj-ecfmail@mwclaw.com, nj-ecfmail@ecf.courtdrive.com
Rebecca Ann Solarz on behalf of Creditor VW Credit Leasing, Ltd rsolarz@kmlawgroup.com
Steven P. Kartzman on behalf of Trustee Steven P. Kartzman kartztee@optonline.net,
jzapata@msklaw.net;njl6@ecfcbis.com;jloewenstein@msklaw.net
Steven P. Kartzman on behalf of Debtor Michael Kalfus kartztee@optonline.net,
jzapata@msklaw.net;njl6@ecfcbis.com;jloewenstein@msklaw.net
Steven P. Kartzman kartztee@optonline.net,
jzapata@msklaw.net;njl6@ecfcbis.com;jloewenstein@msklaw.net
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
William L. Waldman on behalf of Creditor Lakeland Bank william.waldman@klgates.com,
waldman@aol.com

TOTAL: 26